

Remarks

Claims 1-20 were pending in this case and were rejected. Claims 1, 12, 13 and 20 have been amended, and reconsideration of the claims is respectfully requested.

Regarding item no. 2 on page 2 of the Office Action, Applicants respectfully disagree with the Examiner's assertion that the application was not filed on or after November 29, 2000, and should therefore be examined under pre-AIPA 35 U.S.C. § 102(e). As noted on the cover page of the Office Action, the application was filed on December 28, 2000, and should therefore be examined under post-AIPA 35 U.S.C. § 102(e).

Rejection Under 35 U.S.C. § 102

Claims 1-6, 8-15, and 20 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,119,931 to Novogrod ("the '931 patent"). Claim 1, as amended, reads "[a] method for processing a previously issued negotiable instrument." The steps recited in the body of claim 1 occur after issuance of the negotiable instrument. Conversely, the '931 patent discloses a "system and method for requesting and dispensing negotiable instruments." ('931 patent, Abstract.) The '931 patent does not disclose processing a previously issued negotiable instrument as claimed. Therefore, claim 1 and the associated dependent claims are believed to be allowable.

Similarly, claim 12 has been amended to recite "[a] method for authorizing a previously issued negotiable instrument for encashment." Claim 12 has been further amended to recite "receiving, at the terminal, a sign from the host computer, wherein the sign indicates an encashment authorization status of the negotiable instrument." Moreover, claim 12 requires the steps of "automatically printing the sign on the negotiable instrument using a printer in communication with the terminal" and "automatically printing processing instructions on the negotiable instrument if the sign indicates that the negotiable instrument is not authorized for encashment." Because such a method is not disclosed in the '931 patent, claim 12 is believed to be allowable.

Claim 13, as amended, reads “[a] system for processing a previously issued negotiable instrument.” Furthermore, claim 13 has been amended to recite that the host computer is operative to determine “an encashment authorization status” of the negotiable instrument. Claim 13 also requires that the host computer be “operative to issue a sign to the terminal that is indicative of the authorization status of the negotiable instrument.” Moreover, claim 13 requires “a printing device in communication with the terminal for automatically printing a mark on a document, wherein the mark corresponds with the sign so as to indicate the authorization status of the negotiable instrument.” Because the ‘931 patent does not disclose such a system, claim 13 and the associated dependent claims are believed to be allowable.

Claim 20 has been amended to recite “[a] system for authorizing a previously issued negotiable instrument for encashment.” Similar to claim 13, claim 20 has also been amended to recite that the host computer is operative to determine “an encashment authorization status” of the negotiable instrument. Claim 20 further requires that the host computer be “operative to issue a sign to the terminal that is indicative of the authorization status of the negotiable instrument,” and “to issue processing instructions to the terminal if the negotiable instrument is not authorized for encashment.” Moreover, claim 20 requires “a printing device in communication with the terminal for automatically printing the sign on the negotiable instrument, the printing device further being operative to automatically print the processing instructions on the negotiable instrument if the negotiable instrument is not authorized for encashment.” Because the ‘931 patent does not disclose such a system, claim 20 is believed to be allowable.

Rejection Under 35 U.S.C. § 103(a)

Claims 7 and 16-19 were rejected under 35 U.S.C. § 103(a) as being obvious in view of the ‘931 patent. Since claims 7 and 16-19 depend from claims 1 and 13, respectively, which are believed to be allowable, claims 7 and 16-19 are also believed to be allowable.

Conclusion

No additional fee is believed to be due as a result of the filing of this paper. The Commissioner is hereby authorized, however, to charge any required fees to Deposit Account No. 02-3978.

Applicants have made a genuine effort to respond to each of the Examiner's objections and rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If any additional issues need to be resolved, the Examiner is invited to contact the undersigned at his earliest convenience.

Respectfully submitted,

MAURA A. FITZGERALD et al.



By Mark E. Stuenkel
Mark E. Stuenkel
Reg. No. 44,364
Attorney/Agent for Applicants

Date: October 12, 2004

BROOKS KUSHMAN P.C.
1000 Town Center, 22nd Floor
Southfield, MI 48075-1238
Phone: 248-358-4400
Fax: 248-358-3351